

**State of New Hampshire Insurance Department
56 Old Suncook Road
Concord, New Hampshire 03301**

**Paula T. Rogers
Commissioner**

BULLETIN

Docket No.: INS NO. 02-013-AB

TO: All Licensed Insurers

FROM: Paula T. Rogers, Commissioner

DATE: May 9, 2002

**RE: Notice of Insurance Department and
Telephone Communications with Claims Department**

The Department has and continues to receive numerous misdirected telephone calls from insureds who state that they are attempting to reach their insurer to discuss a claim. Upon inquiry in such cases, the Department has learned that in many instances the most prominent toll-free telephone number on the insurer's claim statement or explanation of benefits is the New Hampshire Insurance Department's ("NHID") toll-free consumer number. The claim statement directs the insured to call the NHID with questions.

As the Department's regulations, specifically Ins 1001.06 and 1001.14, state, and as previously stated in the Department's bulletin of June 6, 1991, each insurer must provide telephone facilities for an insured to contact the company without incurring an expense. Directing the insured on a claim rejection to contact customer services, without prominent display of a toll-free or local telephone number for the insurer's customer service department, does NOT fulfill this requirement.

Effective June 1, 2002, all claim rejections and claim forms must prominently display a toll-free telephone number that an insured may use to discuss his or her claim with a company representative. Text in the format set forth below, or in substantially similar format, shall fulfill this requirement:

"If you have any questions regarding this determination, or if you would like to appeal this determination, please contact our (XYZ insurance company) customer service department at 1-800-xxx-xxxx."

In addition to this specific information on how to contact the company, the notice of claim rejection shall also inform the insured that the New Hampshire Insurance Department may be contacted for assistance.

Any questions concerning this bulletin should be directed to Barbara Anderson at the New Hampshire Insurance Department, 603-271-2261.